

REMARKS

I. Status Of Claims

Claims 1-40 are pending.

Claims 1-40 stand rejected.

Claims 1-3, 14, 15, 19-21, 25, 32, 33, and 37 have been amended. No new matter has been added.

Claims 6 and 24 have been cancelled.

II. Entry of Amendments After Final

Although the last Office Action was made final, this amendment should be entered. Independent claims 1 and 19 have each been amended to include the addition of the subject matter recited in claims 6 and 24 respectively. More specifically, these claims have been amended to more clearly recite that the accounts are selected in accordance with a control cycle and that after selection access to the account is restricted.

No new matter has been added. Accordingly, pursuant to MPEP 714.13, applicant's amendments should only require a cursory review by the examiner. The amendment therefore should be entered without requiring a showing under 37 CFR 1.116(b).

III. Rejection Under 35 USC §103

The examiner has again rejected claims 1-36 and 40 under 35 USC §103(a) as being unpatentable over Landry (USP No. 5,956,700) in view of Mamone (USP No. 4,958,291). It is the examiner's position with regard to independent claims 1 and 19 that Landry "discloses the system and method for processing account information contained in batch files in an on-line manner, said method comprising reading at least one batch file ... (col. 11, lines 64 – col. 12, lines 19); identifying which of said plurality of records relates ... (col. 12, lines 40-65);

processing each of said records ... (col. 13, lines 35-60). However, Landry didn't disclose: selecting and restricting access to one of said accounts ... On the other hand, Mamone discloses selecting and restricting access to one of said accounts (col. 5, lines 37-39) removing said restricted access to said selected one of said accounts after all of said records identified as related to said selected one of said accounts are processed (col. 5, lines 37-41). Thus, ... it would have been obvious ... to include the step selecting and removing said restricted access in the system of Landry as taught by Mamone. The motivation being to enable the users to improve security level to protect the account information when transaction processing."

The examiner has rejected claims 37-39 under 35 USC §103(a) as being unpatentable over Landry in view of Mamone and further in view of Pare Jr. (USP No. 6,154,879). It is the examiner's position that with regard to claims 37-39 "most of the limitations of this claim have been noted in the rejection of claim 19. However, Landry/Mamone didn't disclose: wherein said processor is further operable to: backup said selected ones of said accounts. On the other hand, Pare disclose: wherein said processor is further operable to: backup said selected ones of said accounts (col. 13, lines 25-30). Thus, ... it would have been obvious ... to include step of backup ... in the combination of Landry/Mamone as taught by Pare. The motivation being to improve ultimate recovery by reducing the time and controlling of any errors occur [sic] during the batch process."

Applicant respectfully disagrees with and explicitly traverses the examiner's re-stated reasons for rejecting the claims. However, in the interest of advancing the prosecution of this matter, applicant has amended the claims to more clearly state the invention. Applicant believes that the present invention is not obvious in view of the references cited by the examiner.

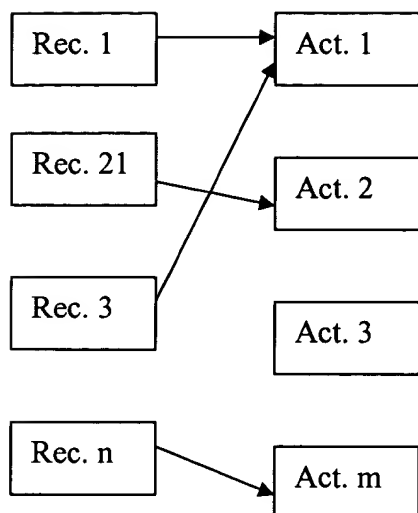
A claimed invention is *prima facie* obvious when three basic criteria are met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge

generally available to one of ordinary skill in the art, to modify the reference or to combine the teachings therein. Second, there must be a reasonable expectation of success. And, third, the prior art reference or combined references must teach or suggest all the claim limitations.

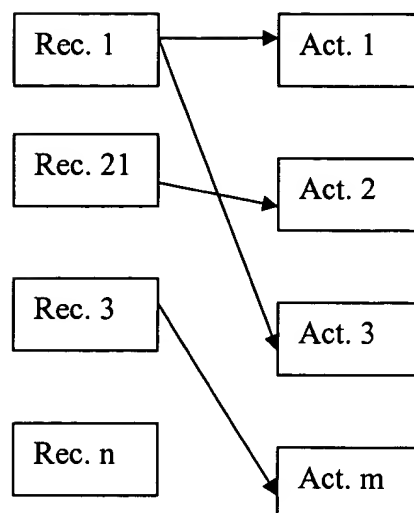
The references cited, individually or in combination, contrary to the examiner's position, do not teach, disclose, or provide the motivation for one skilled in the art to develop the novel features of the present invention as suggested by the examiner, as will be shown.

With regard to claim 1, this claim teaches a system that has a plurality of records of which one or more records may be identified with a specific account. No record is identified with more than one account. After identification of the records to an account, each of the records in associated with an account are then processed.

Landry, however, discloses a system and method for paying bills without requiring interaction with the payors. "In its simplest form, bill generator 12 may use the Payee Information within the Payee Database 20 as a recurring datafile to search the Payor Information in the Payor Data-base 18 to generate bill records at predetermined times." (see col. 11, lines 64-68). "On some type of recurring basis, either periodically or at operator initiative, bill generator 12 processes generated bill records and transfers them to a TCF message generator 22." (see col. 12, lines 7-10). Hence, the Landry system may be viewed as a record (payor information) identifying one or more accounts (payee information). On the other hand, the Landry system may be viewed as an account (payor information) identifying one or more records (payee information). However, in either case, the payor information may include information for a plurality of accounts or records and that processing is based on the payee information processing each of the associated payor information records. This is more clearly shown with the following illustration of the difference in the structures of the present invention and the Landry reference:



Present Invention



Landry System

As shown, the present invention allows for each record being associated with a single account and multiple records may be associated with the same account, i.e., multiple-to-one. Processing is based on the accounts to process each of the records. However, in the Landry system one record may be associated with a plurality of accounts, i.e., one-to-many, as each account includes specific payee information for the payor, even though the payee information for individual accounts may be the same. The processing is then based on the payee information in satisfying the obligations of each of the associated accounts.

Hence, Landry does not teach the structure or the processing described in the claims and the present invention would not be obvious from the teaching of Landry.

Mamone discloses a system for accounting for postage expended by postage meter. The system stores the images of an account to be edited in selected regions of non-volatile memory before beginning to edit the account. (see abstract). However, rather than "selecting and restricting access to one of said accounts" as is claimed, access to the accounts is initially restricted and requires a special key, e.g., a supervisor password, to unlock the restricted access to allow a user to update the edited accounts. More specifically, Mamone teaches in col. 7, lines

58-66, "[if] a difference is detected, the system displays the prompt METER DIFFERENCE ... the system displays the prompt PASSWORD, requesting a supervisory password from the operator, ... the operator may enter the supervisor's password code and the system displays the prompt METER CHANGED." Hence, the system of Mamone operates on restricted files, the postage meter usage files, and requires special permission to allow access. Mamone does not disclose "selecting and restricting access" as this is used in the present invention.

The examiner, states in the present Office Action [see page 2] in response to arguments filed in a prior response [see response 11/12/03] that "Mamone clearly discloses selecting and restricting access as the field service technician may access this record to detect unauthorized editing of account records (col. 2, lines 47 and after). However, the section more accurately states "[t]his record is accessible to a field service technician through the use of a special password and in the event of a dispute over the accuracy of account records, the field service technician may access this record to detect unauthorized editing of account records."

Hence, the field service technician selects a record and then through a password is allowed access to the record, i.e., the record was already restricted access. After entering the password, the technician is allow access to the record. Thus, rather than selecting and restricting access, the Mamone reference, as referred to by the examiner, operates to select and allow access when the password is provided.

In the instant case, the examiner believes that the Landry reference combined with the teachings of the Mamone reference would be sufficient to render claim 1 obvious. However, the teachings of Landry and Mamone do not suggest any motivation for combining the references. Neither the Landry reference, as stated by the examiner, nor the Mamone reference discloses or suggests "selecting and restricting access" as recited in claim 1. *In fact, Mamone would never consider such a step as the files are already restricted and require a password to allow access.*

Having shown that Landry and Mamone do not teach, disclose or provide the motivation for one skilled in the art to develop the novel features of the present invention, applicant submits that the examiner's combination of such references is not justified. Accordingly, the reasons for rejecting the claims are not sustainable.

Furthermore, even if the references were combined in some manner, the combined teachings would not, as shown above, include each of the steps of the instant invention because the operations of the instant invention and the Landry reference are not compatible.

Applicant respectfully requests reconsideration, withdrawal of the rejection and allowance of claim 1.

With regard to independent claim 19, the examiner rejected this claim citing the same references used in rejecting claim 1. Thus applicant's remarks made in response to claim 1 are repeated with regard to claim 19. Accordingly, applicant submits that in view of the remarks made with regard to the rejection of claim 1, which are repeated herein in response to the rejection of claim 19, the examiner's rejection of claim 19 can no longer be sustained. Applicant respectfully requests withdrawal of the rejection and allowance of claim 19.

The examiner has rejected each of the dependent claims based on a rejection of the independent claim from which they depend. Accordingly, the applicant's remarks made in response to claims 1 and 19 are also applicable in response to the rejection of each of the dependent claims 2-18 and 20-36 and 40. In view of the remarks made with regard to the rejection of claims 1 and 19, which are repeated herein in response to the rejection of the dependent claims, applicant respectfully submits that the examiner's rejection of the dependent claims can no longer be sustained. Applicant respectfully requests withdrawal of the rejection and allowance of each of the dependent claims.

With regard to claims 37-39, these claims also depend from claim 19. Accordingly, the applicant's remarks made in response to claim 19 are also applicable in response to the rejection of each of the dependent claims 37-39. In view of the remarks made with regard to the rejection of claim 19, which are repeated herein in response to the rejection of the dependent claims, applicant respectfully submits that the examiner's rejection of the dependent claims can no longer be sustained. Applicant respectfully requests withdrawal of the rejection and allowance of each of the dependent claims.

Applicant submits that the reasons for the examiner's rejection of the claims have been overcome and can no longer be sustained. Applicant respectfully requests reconsideration, withdrawal of the rejection and allowance of the claims.

IV. Conclusion

Having addressed the examiner's objections to the specification and rejection of the claims under 35 USC § 103, applicant submits that the reasons for the examiner's rejection have been overcome and can no longer be sustained. Applicant respectfully requests reconsideration, withdrawal of the objection and rejection and that a Notice of Allowance regarding claims 1-40 be issued.

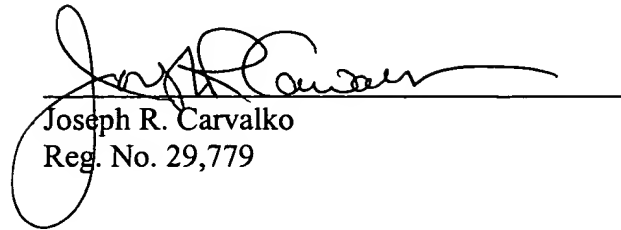
If the examiner believes that the prosecution of this matter may be advanced by a telephone call, the examiner is invited to contact applicant's attorney at the telephone number indicated below.

V. Fees

No fees are believed necessary for filing this election and response. However, the Commissioner for Patents is hereby authorized to charge any additional fees or credit any excess payment that may be associated with this communication to Duane Morris LLP deposit account 50-2061.

Respectfully submitted,

Dated: 3/18/04


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